



Pricing Guide

Effective 5th March 2026

Type of Transaction	Private	Executive	Silver	Corporate	Commercial	Enterprise	Tamanga
Administration							
Monthly Management fee	ZMW 365	ZMW 120	ZMW 65	ZMW 250	ZMW 250	ZMW 180	ZMW 120
Debit Activity fees	Free	Free	Free	Free	Free	Free	Free
Credit Activity fees	Free	Free	ZMW Free	Free	Free	Free	Free
Bundle Pricing:	NA	ZMW 165	ZMW 87	N/A	N/A	N/A	N/A
Silver Lite:		ZMW 20					
Young profession:	ZMW100						
Monthly Management fee - USD	USD20	USD15	USD10	USD 34.14	USD31	USD28	USD18
Monthly management fee - GBP				GBP 21.20			
Monthly management fee - ZAR				ZAR 243.76			
Monthly management fee - EUR				EUR 24.20			
Monthly management fee - CNY				CNY 240.80			
Deposit							
Local cheque deposit at branch	Free	Free	Free	Free	Free	Free	Free
Own Bank cheque within clearing area	Free	Free	Free	Free	Free	Free	Free
Own Bank cheque outside clearing area	Free	Free	Free	Free	Free	Free	Free
Agent Bank cheque within clearing area	Free	Free	Free	Free	Free	Free	Free
Agent Bank cheque outside clearing area	Free	Free	Free	Free	Free	Free	Free
Cash Deposit at branch	Free	Free	Free	Free	Free	Free	Free
Bulk Cash Deposit Foreign Currency (Above \$20,000) Per Day	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
Withdrawals							
At branch within ZMW25,000 ATM limit	Free	Free	ZMW 120	N/A	N/A	N/A	N/A
Own ATM	ZMW 13	ZMW 13	ZMW 13	N/A	N/A	ZMW 13	ZMW 13
Own ATM (International)	ZMW 35	ZMW 35	ZMW 35	N/A	N/A	ZMW 35	ZMW 35
At other bank's ATM (In country)	ZMW 25	ZMW 25	ZMW 25	N/A	N/A	ZMW 25	ZMW 25
At other bank's ATM (International)	ZMW 35	ZMW 35	ZMW 35	N/A	N/A	ZMW 35	ZMW 35
VISA transaction dispute fee	USD 55	USD 55	USD 55	USD 55	USD 55	USD 55	USD 55
FCY withdrawal fee	Free	Free	Free	Free	Free	Free	Free
Payments							
Standing Order							
i. Standing order set up [One off]*	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31	ZMW 31
ii. Standing order amendment [One off]*	Free	Free	Free	Free	Free	Free	Free
iii. Standing order to Internal account *	ZMW 36	ZMW 36	ZMW 36	ZMW 36	ZMW 36	ZMW 36	ZMW 36
iv. Standing order to External account *	ZMW 50	ZMW 50	ZMW 50	ZMW 61	ZMW 61	ZMW 50	ZMW 50
Direct Debit and Credit Clearing Payments (DDACC)							
i. Manual	ZMW 25	ZMW 25	ZMW 25	ZMW 50	ZMW 50	ZMW 25	ZMW 25
ii. Electronic	ZMW 10	ZMW 10	ZMW 10	ZMW 25	ZMW 25	ZMW 10	ZMW 10
Real Time Gross Settlement System Payments (RTGS)							
i. Manual	ZMW 55	ZMW 55	ZMW 55	ZMW 150	ZMW 150	ZMW 55	ZMW 55
ii. Electronic	ZMW 40	ZMW 40	ZMW 40	ZMW 88	ZMW 88	ZMW 40	ZMW 40
Telegraphic Transfer / SWIFT* excludes correspondent bank charges							
i. Manual	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100
ii. Electronic	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100	1% min US\$ 40 max US\$ 100
Other Payments							
Bank cheque issued	ZMW 100	ZMW 100	ZMW 100	ZMW 218	ZMW 218	ZMW 100	ZMW 100
Stop payments*	ZMW 605	ZMW 605	ZMW 605	ZMW 605	ZMW 605	ZMW 605	ZMW 605
Funds Transfer (Internal)				ZMW 61	ZMW 61		
Funds Transfer (Internal - between Retail Accounts)	Free	Free	Free	N/A	N/A	N/A	N/A
Overdraft / Loans							
Facility set up fee (Ad Valorem, Minimum)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Arrangement fee when facility taken up [One off] (Ad Valorem, Minimum)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Facility extension fee [One off] (Ad Valorem, Minimum)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Renewal fee [One off] (Ad Valorem, Min Amount)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Excess interest (Margin above policy rate)	Risk Based	Risk Based	Risk Based	Risk Based	Risk Based	Risk Based	Risk Based
Ad-Hoc overdraft - Referral fee	ZMW 1,089	ZMW 1,089	ZMW 1,089	ZMW 1,089	ZMW 1,089	ZMW 1,089	ZMW 1,089
Post dated cheque issued	ZMW 330	ZMW 330	ZMW 330	ZMW 330	ZMW 330	ZMW 330	ZMW 330
Personal Instalment Loans - Arrangement fee (Ad Valorem, Minimum)	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990	1% to 10% min ZMW 990
Guarantees by Bank							
Tender / Bid bonds - Arrangement fee [One off] (Ad Valorem, minimum)*	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040
Tender / Bid bonds - commission per quarter	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 2.2% min ZMW 2,250	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040
Bonded Warehouse - Arrangement fee [One off] (Ad Valorem, Minimum)	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040
Bonded Warehouse - commission Per quarter*	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 2.2% min ZMW 2,250	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040	0.25% to 1.7% min ZMW 1,040
Performance Bond/ Other indemnities Arrangement fee [One off] (Ad Valorem, minimum)*	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040
Performance Bond - commission per quarter	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 2,250	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 300	0.25% to 2.2% min ZMW 300
Advance Payment/Cheque Guarantee Arrangement fee- [One off] (Ad Valorem, minimum)*	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040	1% to 10% min ZMW 1,040
Advance Payment/Cheque Guarantee - commission Per quarter	1% to 10% min ZMW 1,150	1% to 10% min ZMW 1,150	1% to 10% min ZMW 1,150	0.25% to 2.2% min ZMW 2,250	1% to 10% min ZMW 1,150	1% to 10% min ZMW 1,150	1% to 10% min ZMW 1,150
Inward Re- Issuance Fee - commission Per quarter	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 2,250	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040	0.25% to 2.2% min ZMW 1,040
Amendment fee	\$125	\$125	\$125	\$150	\$125	\$125	\$125
Inward Advisory fee	0.5% min \$350, max \$600	0.5% min \$350, max \$600	0.5% min \$350, max \$600	0.5% min \$350, max \$1000	0.5% min \$350, max \$600	0.5% min \$350, max \$600	0.5% min \$350, max \$600
Other fees							
Fixed deposit breakage*	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275
Certificate of balance*	ZMW 50	ZMW 50	ZMW 50	ZMW 462	ZMW 50	ZMW 50	ZMW 50
Certification of documents*	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275	ZMW 275
Commission of Oaths*	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462	ZMW 462
Form G for Treasury Bills & Govt bonds bid to BOZ	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363
Auditors Report*	ZMW 200	ZMW 200	ZMW 200	ZMW 572	ZMW 572	ZMW 200	ZMW 200
Sealing of documents*	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572	ZMW 572
Photocopying*	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Letter of reference*	ZMW 50	ZMW 50	ZMW 50	ZMW 352	ZMW 352	ZMW 50	ZMW 50
Search fee*	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242	ZMW 242
Tracers (Swift)*	ZMW 286	ZMW 286	ZMW 286	ZMW 286	ZMW 286	ZMW 286	ZMW 286
Monthly statement (Current Account excl. Chiseko)	Free	Free	Free	Free	Free	Free	Free
Monthly Statement Chiseko & Savings	Free	Free	Free	Free	Free	Free	Free
Interim / Duplicate Statement per page	ZMW 5	ZMW 5	ZMW 5	ZMW 60	ZMW 60	ZMW 5	ZMW 5
Over the counter mini-statement	Free	Free	Free	Free	Free	Free	Free
Over the counter balance enquiry*	Free	Free	Free	Free	Free	Free	Free
Unpaid / Dishonoured Cheques and DDACC	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument	As per Statutory Instrument
e- Statement	Free	Free	Free	Free	Free	Free	Free
Additional Statement							
i. Up to 6 months back statement*	ZMW 5	ZMW 5	ZMW 5	ZMW 121	ZMW 121	ZMW 5	ZMW 5
ii. Over 6 months back statements*	ZMW 5	ZMW 5	ZMW 5	ZMW 242	ZMW 242	ZMW 5	ZMW 5
iii. On a closed account*	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363	ZMW 363
Salary processing							
i. Salary processing manual (inter bank) per item	N/A	N/A	N/A	ZMW 65	ZMW 40	ZMW 25	ZMW 25
ii. Salary processing manual (internal) per item	N/A	N/A	N/A	ZMW 65	ZMW 40	ZMW 25	ZMW 25
iv. Salary and related processing electronic per item (BOL)	N/A	N/A	N/A	ZMW 25	ZMW 20	ZMW 10	ZMW 10
Other ATM charges							
i. ATM Card Replacement Fee*	ZMW 105	ZMW 105	ZMW 105	NA	NA	NA	NA
iii. Quarterly Card Fees	Free	Free	Free	Free	Free	Free	Free
Cheque Books							
40 Leafs	ZMW 138	ZMW 138	ZMW 138	ZMW 138	ZMW 138	ZMW 138	ZMW 138
100 Leafs	ZMW 220	ZMW 220	ZMW 220	ZMW 220	ZMW 220	ZMW 220	ZMW 220
200 Leafs	ZMW 440	ZMW 440	ZMW 440	ZMW 440	ZMW 440	ZMW 440	ZMW 440
Deposit Book							
Deposit book	ZMW 79	ZMW 79	ZMW 79	ZMW 79	ZMW 79	ZMW 79	ZMW 79
Credit Card							
Monthly Fee	ZMW 32	ZMW 19	ZMW 12	ZMW 18	ZMW 18	ZMW 18	ZMW 18
Card Replacement Fee	ZMW 119	ZMW 119	ZMW 119	ZMW 105	ZMW 105	ZMW 105	ZMW 105
Cash Advance	ZMW 11	ZMW 11	ZMW 11	ZMW 11	ZMW 11	ZMW 11	ZMW 11
Cash at ATM	ZMW 11	ZMW 11	ZMW 11	ZMW 11	ZMW 11	ZMW 11	ZMW 11
OTC Withdrawal (within ATM limit of ZMW 10,000)	ZMW 57	ZMW 57	ZMW 57	ZMW 50	ZMW 50	ZMW 50	ZMW 50
Quasi Cash-Domestic	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20
Quasi Cash-International	ZMW 23	ZMW 23	ZMW 23	ZMW 20	ZMW 20	ZMW 20	ZMW 20
Quasi Cash-On Us	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20	ZMW 20
Out of Order Fees	ZMW 485	ZMW 485	ZMW 485	ZMW 429	ZMW 429	ZMW 429	ZMW 429
Cash Authorisations Limit (ATM/OTC)	ZMW 25,000	ZMW 25,000	ZMW 25,000	ZMW 25,000	ZMW 25,000	ZMW 25,000	ZMW 25,000
Minimum Repayment	10% of Balance or K230	10% of Balance or K230	10% of Balance or K230	10% of Balance or K200	10% of Balance or K200	10% of Balance or K200	10% of Balance or K200

Invoice Discounting	
Arrangement fee	2.5% Secured 5% Unsecured
Interest rate LCY	Customised
Interest rate FCY	Customised

Distributor Finance	
Arrangement fee	2.5% Secured 5% unsecured
Management fee per quarter	Customised
Roller fee	Customised
Interest rate (ZMW)	Customised
Interest rate (USD)	Customised

Foreign Currency Services	
Purchase of Foreign Exchange	
Foreign notes	No charge
Telegraphic Transfer/SWIFT (inward)	US\$15 flat
Drafts/Bills/Cheques	1.1% min US\$40 plus VAT + Foreign charges
Sale Foreign Exchange	
Foreign notes*	1.4% on min K123
Telegraphic Transfer/SWIFT (outward) *excludes correspondent bank charges	1% min US\$40, max US\$100
Drafts/Bills/Cheques	1.2% min US\$55, max US\$330
Other Foreign Exchange Services	
Stop payment of drafts	US\$148 VAT inclusive
Repurchase of drafts	US\$42 Flat
Reissue of drafts	1.2% min US\$62, max US\$350

Letters of Credit	
Outward	
Handling charges	US\$205
Extensions & increases to amounts	0.2% min US\$205, max US\$350
Amend / Cancel	1.1% min US\$100, max US\$295
Risk fee	

Other security	0.5% - 1.1% per quarter (min US\$300)
Cash cover	0.3% - 0.6% per quarter (min US\$235)

Inward	
Advising	US\$205
Advising with confirmation	Depends on issuing bank
Amend / Cancel	US\$205
Payments (Negotiation fee)	0.2% and min US\$250
Negotiation of discrepant documents	US\$205

Bills of Exchange	
Outwards	
Clean bills for collection	US\$48 flat payable in advance
Documents for collections	US\$75 plus courier charges
Holding charges	0.6% min US\$188

Inward	
Documents for collections	0.9% min US\$144 max US\$673
Holding charges per month	US\$72
Clean bills for collection	0.9% min US\$144 max US\$338
Clean bills returned unpaid	US\$145
Agent correspondent bank charges	Recovered in full from customer without any add-on

Enterprise Online / Mobile banking	
Registration	